

AMENDMENTS TO THE CLAIMS

1. (Original) A method for providing at least one extra credit line to an existing credit card account, comprising:
 - determining a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer;
 - presenting an offer for an extra credit line to each customer in the target customer group;
 - processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit; and
 - notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

2. (Original) The method of claim 1, wherein the target customer group includes at least one web site customer that has accessed a web site offered by the credit card issuer, and wherein presenting offers includes:
 - presenting the offer for extra credit on a page included in the web site; and
 - receiving a response from the web site customer through the web site,
 - and further wherein notifying each customer includes presenting a message indicating the activated status of the extra credit line on another web page.

3. (Original) The method of claim 1, wherein the target customer group includes at least one point of sale customer that attempts to perform a purchase transaction at a point of sale terminal associated with a vendor, and wherein presenting offers further includes:

sending a message indicating the offer for extra credit to the point of sale terminal;

presenting the offer to the point of sale customer at the point of sale terminal; and
processing a response to the offer from the point of sale customer.

4. (Original) The method of claim 3, wherein presenting the offer to the point of sale customer further includes:

printing the offer for extra credit on a sales receipt associated with the purchase transaction.

5. (Original) The method of claim 3, wherein presenting the offer to the point of sale customer further includes:

displaying a message on a display at the point of sale terminal, wherein the message indicates to a user of the point of sale terminal to notify the point of sale customer of the offer for extra credit.

6. (Original) The method of claim 1, wherein processing responses includes:
associating at least one vendor with the at least one extra line of credit that has
been activated for each customer's credit card account, wherein the at least one extra
line of credit may only be used for purchases that are associated with the at least one
vendor.

7. (Original) The method of claim 6, wherein associating at least one vendor
with each extra line of credit that has been activated for each customer's credit card
account further includes:

determining a set of vendors to be associated with each customer's extra line of
credit based on customer profile information; and

adding the set of vendors to a customer vendor table associated with each
customer who has responded to offer for extra credit.

8. (Original) The method of claim 7, wherein determining the set of vendors
further includes:

presenting a list of vendors to each customer, and

receiving from each customer vendors selected from the list of vendors.

9. (Original) The method of claim 8, wherein the list of vendors are
presented to each customer based on each customer's customer profile.

10. (Original) The method of claim 1, wherein the at least one extra line of credit includes a first and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the second extra line of credit may only be used for transactions associated with a second vendor.

11. (Withdrawn) A method for processing credit card transactions, comprising:

receiving transaction information associated with a customer attempting to perform a transaction at a vendor site using a credit card issued from a credit card issuer;

determining whether the customer has an extra line of credit associated with the credit card based on the transaction information;

determining whether the vendor is associated with the credit card issuer based on the transaction information;

determining whether the vendor is associated with the customer's extra line of credit based on the transaction information; and

applying the transaction to the extra line of credit when it is determined that the customer does have an extra line of credit and the vendor is associated with the credit card issuer.

12. (Withdrawn) The method of claim 11, wherein the vendor is associated with the credit card issuer and is not associated with the customer's extra line of credit, the method further comprising:

allowing the customer to selectively add the vendor to a vendor group associated with the customer's extra line of credit, wherein the vendor group includes a plurality of vendors that are associated with the customer's extra line of credit.

13. (Withdrawn) The method of claim 11, wherein determining whether the customer has an extra line of credit associated with the credit card further includes:

determining that the customer does not have an extra line of credit associated with the credit card;

presenting an offer to the customer to obtain an extra line of credit from the credit card issuer;

processing the customer's response to the offer to determine if the customer accepts the offer; and

activating an extra line of credit for the customer's credit card if the customer accepts the offer.

14. (Withdrawn) The method of claim 13, wherein the offer indicates a set of selected vendors the extra line of credit is associated with, wherein the vendor is included with the set of selected vendors.

15. (Withdrawn) The method of claim 13, wherein the offer indicates a list of associated vendors, the method further comprising:

determining a set of vendors selected by the customer from the list of associated vendors; and

relating the set of vendors selected by the customer with the customer's extra line of credit.

16. (Withdrawn) The method of claim 15, further comprising:

including a vendor associated with the vendor site in the list of associated vendors.

17. (Withdrawn) The method of claim 11, further comprising:

applying the transaction to a primary line of credit associated with the customer's credit card when it is determined that the customer does have an extra line of credit and the vendor is not associated with the credit card issuer.

18. (Withdrawn) The method of claim 11, further comprising:

applying the transaction to a primary line of credit associated with the customer's credit card when it is determined that the customer does have an extra line of credit and the vendor is not associated with the customer's extra line of credit.

19. (Withdrawn) The method of claim 11, further comprising:
applying the transaction to a primary line of credit and the extra line of credit
associated with the customer's credit card.
20. (Withdrawn) The method of claim 11, further comprising:
presenting, when it is determined that the customer does have an extra line of
credit and that the vendor is not associated with the customer's extra line of credit, an
offer to the customer to associate the vendor to the customer's extra line of credit;
processing the customer's response to the offer to determine if the customer
accepted the offer; and
associating the vendor to the customer's extra line of credit if the customer
accepts the offer.
21. (Withdrawn) The method of claim 11, further comprising:
providing the vendor site as a web site; and
permitting the customer to perform the transaction using a remote computer
system to access the web site.
22. (Withdrawn) The method of claim 11, further comprising:
providing the vendor site as a merchant location; and
permitting the customer to perform the transaction at a point of sale terminal
located at the merchant location.

23. (Withdrawn) A method of performing transactions associated with a web site that corresponds to a credit card issuer, comprising:

initiating a session between a customer and a server system for the web site;

performing a first process by the server system; and

performing a second process by a credit card issuer system, wherein the credit card issuer system is associated with a credit card issuer that issued a credit card account to the customer to perform purchase transactions,

wherein the first process includes:

receiving a first instruction from the customer to select an item offered for purchase through the web site;

receiving a second instruction from the customer to attempt to complete a purchase transaction associated with the first instruction;

sending customer transaction information to the second process while maintaining the session between the customer and the server system;

receiving decision information from the second process;

requesting authorization of the purchase transaction based on the decision information; and

completing the purchase transaction based on the results of the authorization request,

and wherein the second process includes:

determining whether the customer has an extra line of credit associated with the customer's credit card account based on the customer transaction information;

presenting an offer to the customer to add an extra line of credit to the customer's credit card account;

adding an extra line of credit to the customer's credit card account based on a customer's response to the offer; and

providing the decision information to the first process, wherein the indication information indicates that the customer has an extra line of credit.

24. (Withdrawn) The method of claim 23, wherein requesting authorization of the purchase transaction includes sending an authorization request to an authorization system, wherein the authorization system is associated with the credit card issuer and wherein the authorization system performs an authorization process including:

determining whether the purchase transaction is authorized to be applied against the extra line of credit; and

applying the purchase transaction to the extra line of credit in the event the purchase transaction is authorized to be applied to the extra line of credit.

25. (Withdrawn) The method of claim 24, wherein the purchase transaction is applied to a primary line of credit associated with the customer's credit card account in the event the purchase transaction is not authorized to be applied to the extra line of credit.

26. (Original) A method for providing extra credit lines to credit cards with existing lines of credit, comprising:

presenting an offer to a customer holding a credit card with at least one existing credit line;

adding at least one extra credit line to the customer's credit card; and

notifying the customer that the at least one extra credit line has been added to the credit card, wherein the customer may use the extra credit line to purchase goods and services after being notified.

27. (Original) The method of claim 26, further comprising:

permitting the extra credit line to be used to purchase goods and services only at vendor sites associated with selected vendors.

28. (Original) The method of claim 27, further comprising:

permitting the selected vendors to be determined by a credit card issuer that issued the customer's credit card.

29. (Original) The method of claim 27, further comprising:

permitting the selected vendors to be determined by the customer.

30. (Original) The method of claim 27, further comprising:

permitting the at least one extra credit line and the at least one existing credit line to be used to purchase goods and services at the vendor sites.

31. (Original) The method of claim 30, further comprising:

applying purchases to an available balance associated with the extra credit line prior to applying purchases to an available balance associated with the existing credit line.

32. (Original) The method of claim 26, wherein presenting the offer comprises:

presenting the offer to the customer by at least one of the following: a web site accessed by the customer, telephonic communication, electronic mail message, conventional mail message and a message presented at a point of sale terminal.

33. (Original) The method of claim 26, wherein notifying comprises:

notifying the customer by at least one of a web site accessed by the following: customer, telephonic communication, electronic mail message, conventional mail message and a message presented at a point of sale terminal.

34. (Original) A computer-readable medium including instructions for performing a method, when executed by a processor, for providing at least one extra credit line to an existing credit card account, the method comprising:

determining a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer;

presenting an offer for an extra credit line to each customer in the target customer group;

processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit; and

notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

35. (Original) The computer-readable medium of claim 34, wherein the target customer group includes at least one web site customer that has accessed a web site offered by the credit card issuer, and wherein presenting offers includes:

presenting the offer for extra credit on a page included in the web site; and
receiving a response from the web site customer through the web site,
and further wherein notifying each customer includes presenting a message indicating the activated status of the extra credit line on another web page.

36. (Original) The computer-readable medium of claim 34, wherein the target customer group includes at least one point of sale customer that attempts to perform a purchase transaction at a point of sale terminal associated with a vendor, and wherein presenting offers further includes:

sending a message indicating the offer for extra credit to the point of sale terminal;

presenting the offer to the point of sale customer at the point of sale terminal; and
processing a response to the offer from the point of sale customer.

37. (Original) The computer-readable medium of claim 36, wherein
presenting the offer to the point of sale customer further includes:

printing the offer for extra credit on a sales receipt associated with the purchase
transaction.

38. (Original) The computer-readable medium of claim 36, wherein
presenting the offer to the point of sale customer further includes:

displaying a message on a display at the point of sale terminal, wherein the
message indicates to a user of the point of sale terminal to notify the point of sale
customer of the offer for extra credit.

39. (Original) The computer-readable medium of claim 34, wherein
processing responses includes:

associating at least one vendor with the at least one extra line of credit that has
been activated for each customer's credit card account, wherein the at least one extra
line of credit may only be used for purchases that are associated with the at least one
vendor.

40. (Original) The computer-readable medium of claim 39, wherein associating at least one vendor with each extra line of credit that has been activated for each customer's credit card account further includes:

determining a set of vendors to be associated with each customer's extra line of credit based on customer profile information; and

adding the set of vendors to a customer vendor table associated with each customer who has responded to offer for extra credit.

41. (Original) The computer-readable medium of claim 40, wherein determining the set of vendors further includes:

presenting a list of vendors to each customer, and

receiving from each customer vendors selected from the list of vendors.

42. (Original) The computer-readable medium of claim 41, wherein the list of vendors are presented to each customer based on each customer's customer profile.

43. (Original) The computer-readable medium of claim 34, wherein the at least one extra line of credit includes a first and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the second extra line of credit may only be used for transactions associated with a second vendor.

44. (Withdrawn) A computer-readable medium including instructions for performing a method, when executed by a processor, for processing credit card transactions, comprising:

receiving transaction information associated with a customer attempting to perform a transaction at a vendor site using a credit card issued from a credit card issuer;

determining whether the customer has an extra line of credit associated with the credit card based on the transaction information;

determining whether the vendor is associated with the credit card issuer based on the transaction information;

determining whether the vendor is associated with the customer's extra line of credit based on the transaction information; and

applying the transaction to the extra line of credit when it is determined that the customer does have an extra line of credit and the vendor is associated with the credit card issuer.

45. (Withdrawn) The computer-readable medium of claim 44, wherein the vendor is associated with the credit card issuer and is not associated with the customer's extra line of credit, the method further comprising:

allowing the customer to selectively add the vendor to a vendor group associated with the customer's extra line of credit, wherein the vendor group includes a plurality of vendors that are associated with the customer's extra line of credit.

46. (Withdrawn) The computer-readable medium of claim 44, wherein determining whether the customer has an extra line of credit associated with the credit card further includes:

determining that the customer does not have an extra line of credit associated with the credit card;

presenting an offer to the customer to obtain an extra line of credit from the credit card issuer;

processing the customer's response to the offer to determine if the customer accepts the offer; and

activating an extra line of credit for the customer's credit card if the customer accepts the offer.

47. (Withdrawn) The computer-readable medium of claim 46, wherein the offer indicates a set of selected vendors the extra line of credit is associated with, wherein the vendor is included with the set of selected vendors.

48. (Withdrawn) The computer-readable medium of claim 46, wherein the offer indicates a list of associated vendors, the method further comprising:

determining a set of vendors selected by the customer from the list of associated vendors; and

relating the set of vendors selected by the customer with the customer's extra line of credit.

49 (Withdrawn) The computer-readable medium of claim 48, further comprising:

including a vendor associated with the vendor site in the list of associated vendors.

50. (Withdrawn) The computer-readable medium of claim 44, further comprising:

applying the transaction to a primary line of credit associated with the customer's credit card when it is determined that the customer does have an extra line of credit and the vendor is not associated with the credit card issuer.

51. (Withdrawn) The computer-readable medium of claim 44, further comprising:

applying the transaction to a primary line of credit associated with the customer's credit card when it is determined that the customer does have an extra line of credit and the vendor is not associated with the customer's extra line of credit.

52. (Withdrawn) The computer-readable medium of claim 44, further comprising:

applying the transaction to a primary line of credit and the extra line of credit associated with the customer's credit card.

53. (Withdrawn) A system for processing credit card transactions, comprising:

- means for receiving transaction information associated with a customer attempting to perform a transaction at a vendor site using a credit card issued from a credit card issuer;
- means for determining whether the customer has an extra line of credit associated with the credit card based on the transaction information;
- means for determining whether the vendor is associated with the credit card issuer based on the transaction information;
- means for determining whether the vendor is associated with the customer's extra line of credit based on the transaction information; and
- means for applying the transaction to the extra line of credit when it is determined that the customer does have an extra line of credit and the vendor is associated with the credit card issuer.

54. (Withdrawn) The system of claim 53, further comprising:

- means for presenting, when it is determined that the customer does have an extra line of credit and that the vendor is not associated with the customer's extra line of credit, an offer to the customer to associate the vendor to the customer's extra line of credit;
- means for processing the customer's response to the offer to determine if the customer accepted the offer; and
- means for associating the vendor to the customer's extra line of credit if the customer accepts the offer.

55. (Withdrawn) The system of claim 53, further comprising:
means for providing the vendor site as a web site; and
means for permitting the customer to perform the transaction using a remote computer system to access the web site.

56. (Withdrawn) The system of claim 53, further comprising:
means for providing the vendor site as a merchant location; and
means for permitting the customer to perform the transaction at a point of sale terminal located at the merchant location.

57. (Withdrawn) A system for processing transactions associated with a web site that corresponds to a credit card issuer, comprising:

means for initiating a session between a customer and a server system for the web site;

means for performing a first process by the server system; and

means for performing a second process by a credit card issuer system, wherein the credit card issuer system is associated with a credit card issuer that issued a credit card account to the customer to perform purchase transactions,

wherein the means for performing the first process includes:

means for receiving a first instruction from the customer to select an item offered for purchase through the web site;

means for receiving a second instruction from the customer to attempt to complete a purchase transaction associated with the first instruction;

means for sending customer transaction information to the means for performing the second process while maintaining the session between the customer and the server system;

means for receiving decision information from the second process;

means for requesting authorization of the purchase transaction based on the decision information; and

means for completing the purchase transaction based on the results of the authorization request,

and wherein the means for performing a second process includes:

means for determining whether the customer has an extra line of credit associated with the customer's credit card account based on the customer transaction information;

means for presenting an offer to the customer to add an extra line of credit to the customer's credit card account;

means for adding an extra line of credit to the customer's credit card account based on a customer's response to the offer; and

means for providing the decision information to the means for performing the first process, wherein the decision information indicates that the customer has an extra line of credit.

58. (Withdrawn) The system of claim 57, wherein the means for requesting authorization of the purchase transaction includes means for sending an authorization request to an authorization system, wherein the authorization system is associated with the credit card issuer and wherein the authorization system includes:

means for determining whether the purchase transaction is authorized to be applied against the extra line of credit; and

means for applying the purchase transaction to the extra line of credit in the event the purchase transaction is authorized to be applied to the extra line of credit.

59. (Withdrawn) The system of claim 57, wherein the purchase transaction is applied to a primary line of credit associated with the customer's credit card account if the purchase transaction is not authorized to be applied to the extra line of credit.

60. (Original) A system for providing extra credit lines to credit cards with existing lines of credit, comprising:

means for presenting an offer to a customer holding a credit card with at least one existing credit line;

means for activating at least one extra credit line to the customer's credit card;
and

means for notifying the customer that the at least one extra credit line has been added to the credit card, wherein the customer may use the extra credit line to purchase goods and services after being notified.

61. (Original) The system of claim 60, further comprising:
means for permitting the extra credit line to be used to purchase goods and services only at vendor sites associated with selected vendors.

62. (Original) The system of claim 60, further comprising:
means for permitting the selected vendors to be determined by a credit card issuer that issued the customer's credit card.

63. (Original) The system of claim 60, further comprising:

means for permitting the selected vendors to be determined by the customer.

64. (Original) The system of claim 60, further comprising:

means for permitting the at least one extra credit line and the at least one existing credit line are to be used to purchase goods and services at the vendor sites.

65. (Original) The system of claim 64, further comprising:

means for applying purchases to an available balance associated with the extra credit line prior to applying purchases to an available balance associated with the existing credit line.

66. (Original) The system of claim 60, wherein the means for presenting the offer comprises:

means for presenting the offer to the customer by at least one of the following: a web site accessed by the customer, telephonic communication, electronic mail message, conventional mail message and a message presented at a point of sale terminal.

67. (Withdrawn) A method for processing payments for a credit card account including a first credit line, a second credit line and a third credit line, wherein the third credit line was added to the credit card account after a credit card associated with the credit card account had been issued to a customer, the method comprising:

receiving a payment from the customer;

determining an outstanding balance for each of the first, second or third credit lines; and

applying the payment into proportionate sub-payments based on the determined outstanding balances for each of the credit lines.

68. (Withdrawn) The method of claim 67, wherein applying comprises:

applying each sub-payment to each credit line that has an outstanding balance, wherein at least one sub-payment is applied to the third credit line, and the proportionate sub-payments are equal.

69. (Withdrawn) The method of claim 67, wherein applying comprises:

applying each sub-payment to each credit line that has an outstanding balance, wherein at least one sub-payment is applied to the third credit line, and the proportionate sub-payments are not equal.

70. (Withdrawn) A method for processing payments for a credit card account including a first credit line and a second credit line, wherein the second credit line was added to the credit card account after a credit card associated with the credit card account had been issued to a customer, the method comprising:

receiving a payment from the customer;

applying the payment to the first credit line until an outstanding balance of the first credit line is reduced to a zero balance; and

applying a remainder of the payment to the second credit line.

71. (Withdrawn) The method of claim 70, wherein applying comprises:

applying a remainder the payment until an outstanding balance of the second credit line is reduced to a zero balance.

72. (Original) A system for providing at least one extra credit line to an existing credit card account, comprising:

means for determining a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer;

means for presenting an offer for an extra credit line to each customer in the target customer group;

means for processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit; and

means for notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

73. (Original) The system of claim 72, wherein the target customer group includes at least one web site customer that has accessed a web site offered by the credit card issuer, and wherein the means for presenting an offer includes:

means for presenting the offer for extra credit on a page included in the web site;
and

means for receiving a response from the web site customer through the web site,
and further wherein the means for notifying each customer includes means for presenting a message indicating the activated status of the extra credit line on another web page.

74. (Original) The system of claim 72, wherein the means for processing responses includes:

means for associating at least one vendor with the at least one extra line of credit that has been activated for each customer's credit card account, wherein the at least one extra line of credit may only be used for purchases that are associated with the at least one vendor.

75. (Original) The system of claim 74, wherein the means for associating at least one vendor with each extra line of credit that has been activated for each customer's credit card account further includes:

means for determining a set of vendors to be associated with each customer's extra line of credit based on customer profile information; and

means for adding the set of vendors to a customer vendor table associated with each customer who has responded to offer for extra credit.

76. (Original) The system of claim 75, wherein the means for determining the set of vendors further includes:

means for presenting a list of vendors to each customer, and

means for receiving from each customer vendors selected from the list of vendors.

77. (Original) The system of claim 76, wherein the list of vendors are presented to each customer based on each customer's customer profile.

78. (Original) The system of claim 72, wherein the at least one extra line of credit includes a first and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the second extra line of credit may only be used for transactions associated with a second vendor.

79. (Withdrawn) A method for editing a vendor profile associated with at least one extra credit line associated with a credit card account, wherein the vendor profile includes at least one vendor and the extra credit line may only be used for purchases that are associated with the at least one vendor, the method comprising:

receiving an indication from a customer to edit the vendor profile;

presenting to the customer a customer vendor list including the at least one vendor included in the vendor profile; and

editing the vendor profile based on selections by the customer associated with the customer vendor list.

80. (Withdrawn) The method of claim 79, wherein the vendor profile and customer vendor list each include at least one selected vendor, and wherein editing the vendor profile includes:

removing the at least one selected vendor from the vendor profile based on the at least one selected vendor being selected by the customer from the customer vendor list.

81. (Withdrawn) The method of claim 79, wherein editing the vendor profile includes:

presenting a vendor master list that includes vendors that are included in the customer vendor list and at least one separate vendor that is not included in the customer vendor list; and

adding the at least one separate vendor to the vendor profile in response to the customer selecting the at least one separate vendor from the vendor master list.

82. (Withdrawn) A system for editing a vendor profile associated with at least one extra credit line associated with a credit card account, wherein the vendor profile includes at least one vendor and the extra credit line may only be used for purchases that are associated with the at least one vendor, the system comprising:

means for receiving an indication from a customer to edit the vendor profile;

means for presenting to the customer a customer vendor list including the at least one vendor included in the vendor profile; and

means for editing the vendor profile based on selections by the customer associated with the customer vendor list.

83. (Withdrawn) The system of claim 82, wherein the vendor profile and customer vendor list each include at least one selected vendor, and wherein the means for editing the vendor profile includes:

means for removing the at least one selected vendor from the vendor profile based on the at least one selected vendor being selected by the customer from the customer vendor list.

84. (Withdrawn) The system of claim 82, wherein editing the vendor profile includes:

means for presenting a vendor master list that includes vendors that are included in the customer vendor list and at least one separate vendor that is not included in the customer vendor list; and

means for adding the at least one separate vendor to the vendor profile in response to the customer selecting the at least one separate vendor from the vendor master list.

85. (New) A method for managing a financial account, comprising:

providing a consumer with the financial account having a first account component and a second account component, wherein the first and second account components have respective first and second account parameters associated with purchase transactions made by the consumer using the financial account;

allowing the consumer to select a vendor to be associated with the first account component;

processing purchase transactions with the selected vendor based on the first account parameter; and

processing purchase transactions with other vendors based on the second account parameter.

86. (New) The method of claim 85, further comprising:

generating a billing statement reflecting an amount to be paid by the consumer based on the first and second account parameters, wherein the amount to be paid is reduced when based on the first account parameter.

87. (New) The method of claim 85, wherein the financial account is a credit card account and the consumer may select any vendor that accepts purchases using the credit card account.

88. (New) The method of claim 85, wherein the first account parameter is a first interest rate and the second account parameter is a second interest rate different from the first interest rate.

89. (New) The method of claim 85, wherein the purchase transactions are associated with one of:

- (i) an internet-based purchase transaction;
- (ii) a point-of-sale purchase transaction;
- (iii) a purchase transaction made over a telephone; and
- (iv) a purchase transaction made using conventional mail.

90. (New) The method of claim 85, wherein allowing the consumer to select a vendor further comprises:

presenting an offer for the financial account to the consumer, wherein the offer includes a request to select a vendor to be associated with the financial account.

91. (New) The method of claim 90, wherein the request includes a list of vendors, and wherein the consumer may select the vendor from the list.

92. (New) The method of claim 90, wherein the request includes a list of vendors, and wherein the selected vendor is not included in the list.

93. (New) The method of claim 85, wherein the financial account includes an available balance that is adjusted based on the purchase transactions with the selected and other vendors.

94. (New) The method of claim 85, wherein processing purchase transactions with the selected vendor comprises:

applying first fees to the financial account for purchase transactions with the selected vendor based on the first account parameter.

95. (New) The method of claim 94, wherein processing purchase transactions with the other vendors comprises:

applying second fees to the financial account for purchase transactions with the other vendors based on the second account parameter, wherein the second fees are higher than the first fees.

96. (New) The method of claim 95, wherein the first and second account parameters are first and second interest rates, respectively, wherein the first interest rate is lower than the second interest rate.

97. (New) The method of claim 95, wherein the first and second account parameters include first and second finance charges, respectively.

98. (New) A system for managing a financial account, comprising:
means for providing a consumer with the financial account having a first account component and a second account component, wherein the first and second account components have respective first and second account parameters associated with purchase transactions made by the consumer using the financial account;

means for allowing the consumer to select a vendor to be associated with the first account component;

means for processing purchase transactions with the selected vendor based on the first account parameter; and

means for processing purchase transactions with other vendors based on the second account parameter.

99. (New) The system of claim 98, further comprising:

means for generating a billing statement reflecting an amount to be paid by the consumer based on the first and second account parameters, wherein the amount to be paid is reduced when based on the first account parameter.

100. (New) The system of claim 98, wherein the financial account is a credit card account and the consumer may select any vendor that accepts purchases using the credit card account.

101. (New) The system of claim 98, wherein the first account parameter is a first interest rate and the second account parameter is a second interest rate different from the first interest rate.

102. (New) The system of claim 98, wherein the purchase transactions are associated with one of:

- (i) an internet-based purchase transaction;
- (ii) a point-of-sale purchase transaction;
- (iii) a purchase transaction made over a telephone; and
- (iv) a purchase transaction made using conventional mail.

103. (New) The system of claim 98, wherein the means for allowing the consumer to select a vendor further comprises:

means for presenting an offer for the financial account to the consumer, wherein the offer includes a request to select a vendor to be associated with the financial account.

104. (New) The system of claim 103, wherein the request includes a list of vendors, and wherein the consumer may select the vendor from the list.

105. (New) The system of claim 103, wherein the request includes a list of vendors, and wherein the selected vendor is not included in the list.

106. (New) The system of claim 98, wherein the financial account includes an available balance that is adjusted based on the purchase transactions with the selected and other vendors.

107. (New) The system of claim 98, wherein the means for processing purchase transactions with the selected vendor comprises:

means for applying first fees to the financial account for purchase transactions with the selected vendor based on the first account parameter.

108. (New) The system of claim 107, wherein the means for processing purchase transactions with the other vendors comprises:

means for applying second fees to the financial account for purchase transactions with the other vendors based on the second account parameter, wherein the second fees are higher than the first fees.

109. (New) The system of claim 108, wherein the first and second account parameters are first and second interest rates, respectively, wherein the first interest rate is lower than the second interest rate.

110. (New) The system of claim 108, wherein the first and second account parameters include first and second finance charges, respectively.

111. (New) A computer-readable medium including instructions for performing a method, when executed by a processor, for managing a financial account, the method comprising:

providing a consumer with the financial account having a first account component and a second account component, wherein the first and second account components have respective first and second account parameters associated with purchase transactions made by the consumer using the financial account;

allowing the consumer to select a vendor to be associated with the first account component;

processing purchase transactions with the selected vendor based on the first account parameter; and

processing purchase transactions with other vendors based on the second account parameter.

112. (New) The computer-readable medium of claim 111, wherein the method further comprises:

generating a billing statement reflecting an amount to be paid by the consumer based on the first and second account parameters, wherein the amount to be paid is reduced when based on the first account parameter.

113. (New) The computer-readable medium of claim 111, wherein the financial account is a credit card account and the consumer may select any vendor that accepts purchases using the credit card account.

114. (New) The computer-readable medium of claim 111, wherein the first account parameter is a first interest rate and the second account parameter is a second interest rate different from the first interest rate.

115. (New) The computer-readable medium of claim 111, wherein the purchase transactions are associated with one of:

- (i) an internet-based purchase transaction;
- (ii) a point-of-sale purchase transaction;

- (iii) a purchase transaction made over a telephone; and
- (iv) a purchase transaction made using conventional mail.

116. (New) The computer-readable medium of claim 111, wherein allowing the consumer to select a vendor further comprises:

presenting an offer for the financial account to the consumer, wherein the offer includes a request to select a vendor to be associated with the financial account.

117. (New) The computer-readable medium of claim 116, wherein the request includes a list of vendors, and wherein the consumer may select the vendor from the list.

118. (New) The computer-readable medium of claim 116, wherein the request includes a list of vendors, and wherein the selected vendor is not included in the list.

119. (New) The computer-readable medium of claim 111, wherein the financial account includes an available balance that is adjusted based on the purchase transactions with the selected and other vendors.

120. (New) The computer-readable medium of claim 111, wherein processing purchase transactions with the selected vendor comprises:

applying first fees to the financial account for purchase transactions with the selected vendor based on the first account parameter.

121. (New) The computer-readable medium of claim 120, wherein processing purchase transactions with the other vendors comprises:

applying second fees to the financial account for purchase transactions with the other vendors based on the second account parameter, wherein the second fees are higher than the first fees.

122. (New) The computer-readable medium of claim 121, wherein the first and second account parameters are first and second interest rates, respectively, wherein the first interest rate is lower than the second interest rate.

123. (New) The computer-readable medium of claim 121, wherein the first and second account parameters include first and second finance charges, respectively.